

IN THE CLAIMS:

1. (Previously Presented.) A computer system comprising:
 - at least one extensible transaction database for storing flexible representations of product definitions;
 - at least one system controller for selectively retrieving the stored flexible representation of the product definition; and
 - an interactive script for presenting to a product vendor an option to refine the flexible representation of the product definition based upon actual purchase transaction data.
2. (Previously Presented.) The computer system of Claim 1 where the system controller further comprises:
 - means for comparing one or more commoditized sellable units represented by the flexible representations stored in the at least one extensible transaction database with other commoditized sellable units derived from vendor offers.
3. (Currently Amended.) A method comprising:
 - providing a customer database comprising names and purchasing habits of customers;
 - providing a transaction database comprising definitions of products, ~~the appropriate a~~ smallest indivisible sales unit for the products, and, a unique identifier associated with the each smallest indivisible sales unit for the products;
 - analyzing customer's bills by the steps of:
 - dissecting the bills into component line item transactions;
 - associating the line item transactions with the corresponding ~~product~~ smallest indivisible sales unit identifiers from the transaction database;

determining the amount of the smallest indivisible sales unit ~~products~~
purchased in terms of their respective sales units;
determining the price of the line item transaction;
associating the line item transaction with the customer; and
updating the purchase habit information for the customer in the customer database
accordingly.

4. (Previously Presented.) The method for compiling a customer database of Claim
3, further comprising:

augmenting the customer data, comprising the steps of:
requesting the customer's consumer credit report from a credit reporting agency;
receiving the consumer credit report;
inputting the contents of the consumer credit report; and,
associating the inputted contents with the customer's unique identifier.

5. (Previously Presented.) The method for compiling a customer database of Claim
3, additionally comprising:

determining one or more demographic factors desirable for predicting purchase
behavior; and
analyzing the compiled purchase habit data associated with a customer for the
presence of one or more of the demographic factors.

6. (Previously Presented.) The method of compiling a customer database of Claim
5, additionally comprising:

identifying one or more demographic factors desirable for predicting purchase
behavior that are not derived from the compiled purchase habit data;

obtaining such demographic factors from sources other than the compiled purchase habit data.

7. (Currently Amended.) A method for facilitating electronic commerce between customers and at least one vendors, comprising:

creating a customer database, comprising the steps of:

enrolling customers into a closed market;

inputting a unique identifier to one or more of the enrolled customers; and,

creating an initial record containing the identity for one or more of the enrolled customers;

recording purchase history data derived from actual purchases made by one or more enrolled customers and associating that data with their respective unique identifiers;

creating a transaction database; comprising the steps of:

defining one or more of the products offered by one or more of the vendors;

creating a record corresponding to one or more defined products;

identifying a smallest indivisible sales unit to define each ~~appropriate to one or more~~ of the products;

inputting a unique identifier for each of the smallest indivisible sales units ~~to one or more~~ of the products; and

categorizing each of the smallest indivisible sales units ~~one or more~~ of the products according to categories comprising function, use and composition;

creating a vendor database, comprising the steps of:

creating a record corresponding to one or more vendors;

inputting a unique identifier to one or more of the vendors.

8. (Currently Amended.) The method for facilitating commerce in Claim 7, further comprising the steps of:

receiving a vendor's offer to sell a quantity of smallest indivisible units of the product to one or more of the customers;
comparing the vendor's offer against the purchase history data for each one or more of the customers.

9. (Previously Presented.) The method for facilitating commerce in Claim 8, further comprising the steps of:

communicating the vendor's offer to those customers whose purchase history data suggest that the vendor's offer is likely to be acceptable.

10. (Currently Amended.) The method for facilitating commerce in Claim 7, further comprising the steps of:

calculating the profit the vendor is likely to realize if an offer is accepted;
calculating the number of smallest indivisible sales units sold the vendor is likely to realize by communicating the vendor's offer to those customers whose purchase history data suggest that the vendor's offer is likely to be acceptable.

11. (Currently Amended.) The method for facilitating commerce in Claim 10, further comprising the steps of:

selecting values reflecting the acceptable profit and the acceptable number of smallest indivisible sales units sold the vendor is likely to realize from the vendor's offer;
adjusting the terms of the vendor's offer in light of the likely profit and number of smallest indivisible sales units sold.

12. (Currently Amended.) A method comprising:

identifying with a unique identifier one or more customers who effected a purchase;

storing the unique identifier in a customer database;
associating the purchase with the customer's unique identifier;
identifying with a unique identifier a vendor from a vendor database from whom the
one or more customers effected the purchase;
dissecting the purchase into one or more component line items, the component line items being defined as an aggregation of smallest indivisible sales units of each product constituting the purchase;
analyzing one or more component line items to determine the number of smallest indivisibal sales units purchased;
identifying each ~~component line item~~ smallest indivisible sales units of each product constituting the purchase by a corresponding unique identifier in a transaction database; and
inputting a relational instance in the customer database, wherein the relational instance comprises associations between any two or more of the smallest indivisible sales units of each product constituting the purchase selected from the list comprising:
the customer's unique identifier;
the line item's unique identifiers corresponding to the smallest indivisible sales units of products constituting the line item;
the number of smallest indivisible sales units; and
the vendor's unique identifier.

13. (Previously presented.) A data processing system comprising:

a customer database containing information representing one or more actual purchase transactions by one or more customers;

a vendor database containing information about one or more product or service offering

by one or more vendors;

a transaction database for storing elemental definitions of salable units;

a matching engine comprising a component for standardizing one or more of the purchase transactions, and one or more of the vendor's offerings, into one or more of the elemental definitions of salable units in the transaction database in common so as to enable comparison of the vendor's offerings against the actual purchase transactions; and

a component for analyzing one or more of the vendor's offerings in light of one or more of the actual purchase transactions stored in the customer database.

14. (Currently Amended.) A method of targeted marketing comprising:

collecting data from a plurality of consumers' bills, the data including elemental definitions elemental definitions of salable units;

analyzing the collected data;

predicting purchases the consumers may be likely to make based on the analysis; and

designing offers to the consumers based on the predicted purchases.

15. (Previously Presented.) The method of Claim 14, wherein the step of collecting is one selected from the group of data collection methods comprising:

collecting manually entered data;

collecting optical character recognition data;

collecting Screen Scraping data; and

collecting electronic data from a data processing system.

16. (Currently Amended.) The method of Claim 14, wherein the step of analyzing the collected data comprises:

encoding the data collected from the bills into standardized constituent parts; and
presenting a good or service in terms of basic units independent of the identity of the vendor, the basic units being configured to include elemental definitions
elemental definitions of salable units.

17. (Previously Presented.) The method of Claim 16 further comprising aggregating and comparing offers.

18. (Currently Amended.) The method of Claim 16 wherein the step of designing offers comprises:

encoding data from vendor offers into one or more of the same standardized constituent parts, the constituent parts being defined in terms of elemental definitions of salable units;

comparing the encoded data from vendor offers against the encoded data collected from the bills; and

based at least in part upon that comparison, assembling a list of customers whose collected bill data suggests they are likely to purchase the product or service offered.

19. (Previously Presented.) A method comprising:

storing at least one extensible transaction in a database, the transaction having flexible representations of product definitions;

retrieving the stored flexible representations using at least one system controller; and

presenting a plurality of interactive scripts to a product vendor to enable the vendor to refine the flexible representations based on actual purchase transaction data.

20. (Previously Presented.) The method of Claim 19, wherein the plurality of interactive scripts further comprises a pricing script that allows the vendor to associate the flexible representations by a combination of multiple commoditized sellable units.

21. (Previously Presented.) The method of Claim 20, wherein the controller further comprises:

a means for comparing one or more of the commoditized sellable units represented by the flexible representations with other commoditized sellable units derived from vendor offers.

22. (Currently Amended.) A system for facilitating electronic commerce between customers and at least one vendor comprising:

a means for creating a customer database, comprising the steps of:

enrolling customers into a closed market;

inputting a unique identifier to one or more of the enrolled customers; and

creating an initial record containing the identity for one or more of the enrolled customers; and

recording purchase history data derived from actual purchases made by one or more enrolled customers and associating that data with their respective unique identifiers;

a means for creating a transaction database; comprising the steps of:

defining one or more of the products offered by one or more of the vendors,
the defining configured to include defining the product in terms of
smallest indivisible sales units;

creating a record corresponding to one or more defined products;

identifying a sales unit appropriate to one or more of the products;

inputting a unique identifier to one or more of the products; and

categorizing one or more of the products, and
a means for creating a vendor database, comprising the steps of:
creating a record corresponding to one or more vendors, and
inputting a unique identifier to one ore more of the vendors.

23. (Currently Amended.) A method to derive an offer based on transaction history,
the method comprising:

interposing a data processing system between one or more consumers and one or
more vendors;
observing the consumer's buying habits using the data processing system to gather
the consumer's bill data;
analyzing the consumer's bill data;
identifying one or more consumer who effected a purchase with a first identifier;
aggregating the first identifier of one or more consumers into a consumer database;
associating the purchase with the consumer's first identifier stored in the consumer
database;
identifying a vendor from a vendor database, from whom the consumer effected the
purchase by a second identifier associated with the vendor;
classifying the purchase into one or more component line items, the component line
items being defined as an aggregation of smallest indivisible sales units of each
product constituting the purchase;
determining the number of smallest indivisibal sales units purchased in each
component line item;
identifying each ~~component line item~~ smallest indivisible sales units of each product
constituting the purchase by a corresponding third identifier in a transaction
database, and

inputting a relational instance in the customer database, wherein the relational instance comprises associations between any two or more of the smallest indivisible sales units of each product constituting the purchase items selected from the list comprising:

- the consumer's first identifier;
- the line item's third identifier;
- the number of sales units, and
- the vendor's second identifier.

24. (Currently Amended.) A system to derive an offer based on transaction history, the system comprising:

- means for interposing a data processing system between one or more consumers and one or more vendors;
- means for observing the consumer's buying habits using the data processing system to gather the consumer's bills or bill payment transaction data;
- means for analyzing the consumer's bills or bill payment transaction data;
- means for identifying with a first identifier one or more consumers who effected a purchase;
- means for aggregating the first identifier of one or more consumers into a consumer database;
- means for associating the purchase with the consumer's first identifier stored in the consumer database;
- means for identifying a vendor from a vendor database, from whom the consumer effected the purchase by a second identifier associated with the vendor;

means for dissecting the purchase into one or more component line items, the component line items being defined as an aggregation of smallest indivisible sales units of each product constituting the purchase;

means for analyzing ~~to~~ one or more component line items to determine the number of smallest indivisibal sales units purchased;

means for identifying each ~~component line item~~ smallest indivisible sales units of each product constituting the purchase by a corresponding third identifier in a transaction database, and

means for inputting a relational instance in the customer database, wherein the relational instance comprises associating between any two or more of the smallest indivisible sales units of each product constituting the purchase ~~items~~ selected from the list comprising:

- the consumer's first identifier;
- the line item's third identifier;
- the number of sales units, and
- the vendor's second identifier.